Alliance One 1160 Centre Pointe Dr. Ste 1 Mendota Heights, MN 55120

Associated Recovery Services 201 West Grand Avenue Escondido, CA 92025

Balogh Becker, Ltd 4150 Olson Memorial Hwy. #200 Minneapolis, MN 55422-4811

Bank Of America PO Box 5270 Carol Stream , IL 60197-5270

Bank One Visa Card P.O. Box 94014 Palantine, IL 60094-4014

Bank One/First USA PO Box 94014 Palantine, IL 60094-4014

Beneficial PO Box 8873 Virginia Beach, VA 23450-8873

Beneficial PO Box 8633 Elmhurst, IL 60126

Brian Betsworth 1475 Loch Lomond Drive Crystal Lake, IL 60014

Capital One PO Box 85015 Richmond, VA 23285-5015

Celink 3900 Capital City Boulevard Lansing, MI 48906

Chase PO Box 15902 Wilmington, DE 19850-5902

Citi Cards PO Box 6403 The Lakes, NV 88901-6403

Clearpointe Capital, Inc

88 South Portland Street, #203 PO Box 787 Fond Du Lac, WI 54936-0787

Client Services, Inc. 3451 Harry Truman Blvd. St.Charles, MO 63301-4047

Collegiate Funding Services PO Box 6004 Ridgeland, MS 39158

Creditors Interchange PO Box 1335 Buffalo, NY 14240-1335

Ford Credit PO Box 64400 Colorado Springs, CO 80962-4400

George Restovich 117 East Center Street Rochester, MN 55904

Imperial Collection Services PO Box 369 Concord, CA 94522

IRS Mail Stop 5700 316 North Robert Street St Paul, MN 55101

National Financial Systems 600 West John street PO Box 9041 Hicksville, NY 11802-9046

NCB Management Services, Inc. PO Box 1099 Langhorne, PA 19047

Professional Recovery Services 7040 Lakeland Ave. N., #200 Minneapolis, MN 55428

Risk Management Alternatives PO Box 105804 Atlanta, GA 30348

USAA Credit Card Services 10750 McDermott Fwy San Antonio, TX 78288-0596 Wolpoff & Abramson, LLP Two Irvington Centre 702 King Farm Blvd. Rockville, MD 20850-5775